

WHAT IS CLAIMED IS:

1. A method of marketing financial instruments, comprising:  
  
offering a discount certificate and a put certificate at the same time,  
  
wherein said put certificate is tailored to said discount certificate so that when held at the same time said certificates provide a particular return even if said discount certificate decreases in value.
  
2. A combination of financial instruments, comprising:  
  
a discount certificate; and  
  
a put certificate,  
  
wherein said put certificate is tailored to said discount certificate so that when held at the same time, said certificates provide a particular return even if said discount certificate decreases in value.